

| DIVIDENDS AND INTEREST. | DIVIDENDS AND INTEREST. |
|-------------------------|-------------------------|
| Savings Banks.          | Savings Banks.          |

# IRVING SAVINGS BANK

115 Chambers St. (West of Broadway), New York

## QUARTERLY DIVIDEND

Interest  
at the  
Rate Per  
Annum of

4%

Credited to Depositors Oct. 1st.  
Payable on and after Oct. 16, 1922

**Deposits made on or before October 13th**  
will draw interest from October 1st

**NOTE:** Deposits made on or before the 3rd day of ANY MONTH  
will draw interest from the 1st of the month.

**REPORT OF THE CONDITION OF THE**

**Bank of Washington Height**

at the close of business on the 30th day  
September, 1922:

**RESOURCES.**

|   |                     |
|---|---------------------|
| Specie  | \$225,382.3         |
| Cash currency authorized by the Federal Reserve Bank of the United States             | 458,753.9           |
| Cash items, viz.,   |                     |
| Federal Reserve notes   | 1,000,000.00        |
| and checks for next day's clearing  | \$719,239.89        |
| Other cash items  | 8,906.44            |
| <b>Total</b>  | <b>1,688,236.8</b>  |
| Due from approved reserve depositories, less offsets                                  | 176,179.8           |
| Stocks and bonds  |                     |
| Inventories, viz.,  |                     |
| Public securities   | \$1,209,288.75      |
| Private securities  | 2,434,961.01        |
| <b>Total</b>  | <b>3,654,249.76</b> |
| Loans and discounts secured by bond and mortgage deed or other real estate collateral | 80,861.9            |
| Loans and discounts secured by collateral   | 763,121.9           |
| Loans, discounts and bills purchased not secured by collateral                        | 651,162.4           |
| Overdrafts  | 445.2               |
| Real estate and mortgages owned   | 21,060.9            |
| <b>Total estate, viz.,</b>  |                     |
| Bank buildings  | \$111,000.00        |

|  |  |  |              |                |
|--|--|--|--------------|----------------|
| A dividend has been declared for the three months ending September 30, 1922, on all deposits entitled thereto at the rate of <b>FOUR PER CENT. PER ANNUM</b> , payable on and after before October 15th will draw interest October 10th. Deposits made on or sat from October 1st. |  | Other real estate  | 9,000.00     | 120,000.00     |
|  |  | Other assets, viz.:<br>Furniture and fixtures                            |              |                |
|  |  | Accrued interest entered on books at close of business on above date     | \$82,127.76  |                |
|  |  | Accrued interest not entered on books at close of business on above date | 3,744.54     |                |
|  |  | Advances 181st street  | 53,090.00    |                |
|  |  | Total  | 38,258.16    | 159,100.44     |
|  |  |  |              | \$6,399,212.17 |
|  |  | <b>LIABILITIES.</b>  |              |                |
|  |  | Capital stock  |              | \$200,000.00   |
|  |  | Surplus  |              |                |
|  |  | Surplus fund   | \$100,000.00 |                |
|  |  | Undivided profits  | 219,806.22   |                |
|  |  | Deposits:  |              | 319,806.22     |

## Gains—Steady to Firm Un- der-tone Revealed.

The cotton market was largely in the hands of professional traders yesterday and on the whole showed a steady to firm under-tone, losing its firmness only at the close, when a sudden increase in week end realizing was encountered. At the high level prices were up 15 to 23 points, but the close was unchanged to 5 points better than on Friday.

The uncertainty at the outset, when the list was 5 points lower to 5 higher, was due to the conflicting advices regarding developments in the Near East, but sentiment was bullishly affected by the strength of exchange and securities and optimistic weekly trade reviews.

Statistics were moderately bearish, but were mostly ignored. World's takings were about 100,000 bales under the total of the corresponding week a year ago, "into sight" cotton was greater in volume and the world's visible supply showed an increase of 270,000 bales, compared with an increase of 203,000 bales during the same week of 1921. Fall in the report on weekly made 200,000 pieces of print cloths with prices slightly firmer.

The weather situation was not a factor of importance. The map showed general

|   |                |
|---|----------------|
| Preferred, as follows:  |                |
| New York State Savings banks  | \$66,976.93    |
| Deposits by the Superintendent of Banks of State of New York              | 150,000.00     |
| Other deposits secured by a pledge of assets not given as follows:        |                |
| Deposits subject to check   | \$14,324.92-29 |
| Time deposits   |                |
| Certificates and other deposits   |                |
| Deposits which cannot legally be re- quired, within thirty days           | 15,000.00      |
| Deposits of obligates of de- posit  |                |
| Deposits with- drawable only on presentation of passbooks                 | 467,542.00     |
| Cashiers' checks outstanding in- cluding similar checks of other officers | 15,388.04      |
| Certified checks  | 21,175.79      |
| Cash and v. v. i.   | 150.00         |
| Loans to com- panies, banks and bankers                                   | 5,000.00       |
| Total deposits  | 6,065,528.71   |
| Accrued interest  |                |

|   |  |                             |
|---|--|-----------------------------|
| Considering the volume of realizing in the market at different times in the day the undertone displayed was excellent. It was evident, too, that shorts were uneasy about the safety of their position over Sunday and that they were covering at least part of their commitments.  | but the oil on the market at 80¢ bushels 50¢ above the day's estimated un-<br>discounted | \$3,000 00<br>3,877.16      |
| The local spot market was steady, 1 1/2 points higher, at 23.55 cents a pound for middling. The New Orleans market was steady and unchanged at 20.88 cents. Its sales were 4,414 bales.   |  | 13,677.11<br>\$6,599,212.11 |
| <p><b>Exports from New York.</b></p> <p>Exports from New York yesterday: Wheat bushels, 248,465; oats, bushels, 79,628; soy beans, bushels, 17,113; flour, bbls., 176; flour, sacks, 29,218; grass seed, bags, 200; of cake, lbs., 877,500; beef, tierces, 605; bacon, lbs., 2,060,000; lard, lbs., 2,962,210; tallow, lbs., 40,000; oleo oil, tierces, 100; lubricating oil, gallons, 242,150.</p> |  |                             |

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